



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#23/F
m
1-2-03

Appl. No. : 09/349,517 Confirmation No: 6725
Applicant : McDonald, Russell W. et al
5 Filed : July 8, 1999
T.C./A.U. : 3624
Examiner : Ella Colbert
Docket No. : R250-001

10 Commissioner for Patents
P.O.Box 1450
Alexandria, VA 22313-1450

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DEC 15 2003
GROUP 3600

15 **AMENDMENT C**

Sir:

In response to the Office Action of October 23, 2003, please amend the above-identified application as follows:

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Amendment to the Specification begin on page 2 of this paper.

Amendment to the Claims are reflected in the listing of Claims which begins on page 20 of this paper.

25 **Amendment to the Drawings** begin on page 30 of this paper, and include both an attached 31 replacement sheets and an attached 31 annotated sheets showing the changes.

Remarks/Arguments begin on page 31 of this paper.

The following Exhibits are attaches:

- 30 **Exhibit A** Red lined-drawing figures showing changes made
Exhibit B A Clea copy o fthe Figures.
Exhibit C A copy of a letter from a lawyer to one of the inventors, giving a legal opinion about RESPA compliance with respect to loan settlement, dated June 18, 1998.